

# PATENT COOPERATION TREATY

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 GIFFORD, KRASS, GROH, SPRINKLE,  
 ANDERSON & CITKOWSKI, P.C.

From the  
INTERNATIONAL PRELIMINARY EXAMINING AUTHORITY

To: ELLEN S. COGEN  
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 CITKOWSKI, P.C.  
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## WRITTEN OPINION

(PCT Rule 66)

*Response out 5-20-01  
 due 6-20-01*

Date of Mailing (day/month/year) **20 APR 2001**

Applicant's or agent's file reference

MAF-10052/22

**REPLY DUE**

within **TWO** months  
from the above date of mailing

International application No.

PCT/US00/13124

International filing date (day/month/year)

12 MAY 2000

Priority date (day/month/year)

14 MAY 1999

International Patent Classification (IPC) or both national classification and IPC  
 IPC(7): G06F 17/00 and US Cl.: 705/74

Applicant

FRENKEL, MARVIN A.

1. This written opinion is the first (first, etc.) drawn by this International Preliminary Examining Authority.

2. This opinion contains indications relating to the following items:

- I ☒ Basis of the opinion
- II ☐ Priority
- III ☐ Non-establishment of opinion with regard to novelty, inventive step or industrial applicability
- IV ☐ Lack of unity of invention
- V ☒ Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
- VI ☐ Certain documents cited
- VII ☐ Certain defects in the international application
- VIII ☐ Certain observations on the international application

3. The applicant is hereby invited to reply to this opinion.

**When?** See the time limit indicated above. ~~The applicant may, before the expiration of that time limit, request this Authority to grant an extension, see Rule 66.2(d).~~

**How?** By submitting a written reply, accompanied, where appropriate, by amendments, according to Rule 66.3. For the form and the language of the amendments, see Rules 66.8 and 66.9.

**Also** For an additional opportunity to submit amendments, see Rule 66.4.  
 For the examiner's obligation to consider amendments and/or arguments, see Rule 66.4 *bis*.  
 For an informal communication with the examiner, see Rule 66.6.

**If no reply is filed**, the international preliminary examination report will be established on the basis of this opinion.

4. The final date by which the international preliminary examination report must be established according to Rule 69.2 is: 14 SEPTEMBER 2001

Name and mailing address of the IPEA/US

Commissioner of Patents and Trademarks  
 Box PCT  
 Washington, D.C. 20231

Facsimile No. (703) 305-3230

Authorized officer

M. KEMPER

*James R. Matthews*

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**I. Basis of the opinion****1. With regard to the elements of the international application:\***

- ☒ the international application as originally filed
- ☒ the description:  
pages 1-8 , as originally filed  
pages NONE , filed with the demand  
pages NONE , filed with the letter of \_\_\_\_\_
- ☒ the claims:  
pages 9-10 , as originally filed  
pages NONE , as amended (together with any statement) under Article 19  
pages NONE , filed with the demand  
pages NONE , filed with the letter of \_\_\_\_\_
- ☒ the drawings:  
pages 1 , as originally filed  
pages NONE , filed with the demand  
pages NONE , filed with the letter of \_\_\_\_\_
- ☒ the sequence listing part of the  
description: NONE , as originally filed  
pages NONE , filed with the demand  
pages NONE , filed with the letter of \_\_\_\_\_

**2. With regard to the language, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.**

These elements were available or furnished to this Authority in the following language \_\_\_\_\_ which is:

- ☐ the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).
- ☐ the language of publication of the international application (under Rule 48.3(b)).
- ☐ the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).

**3. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the written opinion was drawn on the basis of the sequence listing:**

- ☐ contained in the international application in printed form.
- ☐ filed together with the international application in computer readable form.
- ☐ furnished subsequently to this Authority in written form.
- ☐ furnished subsequently to this Authority in computer readable form.
- ☐ The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.
- ☐ The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

**4. ☒ The amendments have resulted in the cancellation of:**

- ☒ the description, pages NONE
- ☒ the claims, Nos. NONE
- ☒ the drawings, sheets/fig NONE

**5. ☐ This opinion has been drawn as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).**

\* Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this opinion as "originally filed".

## WRITTEN OPINION

International application No.

PCT/US00/13124

**V. Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement****1. statement**

Novelty (N)

Claims 3-5 YESClaims 1-2,6-7 NO

Inventive Step (IS)

Claims NONE YESClaims 1-7 NO

Industrial Applicability (IA)

Claims 1-7 YESClaims NONE NO**2. citations and explanations**

Claims 1-2,6-7 lack novelty under PCT Article 33(2) as being anticipated by Manasse, patent number 5,802,497.

Manasse teaches a method for a customer to anonymously purchase goods or services from an on-line merchant comprising: depositing cash with a depository (broker or vendor) the depository (or server) issuing to the customer a serial number corresponding to the amount deposited (scrip, col. 5, lines 5-10; col. 3, lines 30-50); submitting the serial number to the on-line merchant to purchase goods or services (col. 4, lines 20-40, col. 2, lines 1-10). Manasse also teaches the serial numbers correspond to the amount of funds (col. 4, lines 50-65).

It would have been obvious to one having ordinary skill in the art at the time of the invention to have a seller and a second account since this would have been implemented for the intended use of having the participating vendors act as sellers or distributors of broker scrips thereby providing convenience to the customer and encouraging participation in the commerce system.

Claims 3-5 lack an inventive step under PCT Article 33(3) as being obvious over Manasse, patent number 5,802,497. It would have been obvious to one having ordinary skill in the art at the time of the invention to have a seller and a second account since this would have been implemented for the intended use of having the participating vendors act as sellers or authorized distributors of broker scrips thereby providing convenience to the customer and encouraging participation in the commerce system and thereby requiring authorization from the broker server.

----- NEW CITATIONS -----

NONE

WRITTEN OPINION

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**Supplemental Box**

(To be used when the space in any of the preceding boxes is not sufficient)

Continuation of: Boxes I - VIII

Sheet 10

**TIME LIMIT:**

The time limit set for response to a Written Opinion may not be extended. 37 CFR 1.484(d). Any response received after the expiration of the time limit set in the Written Opinion will not be considered in preparing the International Preliminary Examination Report.